



Financial Services Guide

Fiducian Financial Services

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A Planner Profile must accompany and be read in conjunction with this document

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FIDUCIAN
Financial Services
INTEGRITY • TRUST • EXPERTISE

This Financial Services Guide (FSG) is dated 1 Oct 2023 and is issued by Fiducian Financial Services Pty Ltd ('Fiducian') (ABN 46 094 765 134). Fiducian is a wholly-owned subsidiary of Fiducian Group Limited (ABN 41 602 423 610).

Fiducian Group Limited is an ASX-listed (ASX:FID) diversified financial services company with several other wholly-owned subsidiaries collectively operating under the registered business name of Fiducian Group Limited.

PURPOSE AND CONTENTS OF THIS FSG

This FSG is designed to provide you with important information regarding our services (and assist you in deciding whether to use our services) prior to us providing you with a financial service. This FSG includes the following:

- Who we are and how you can contact us
- What services we are authorised to provide and how we are remunerated for these services
- Any (potential) conflicts of interest we may have
- Our internal and external dispute resolution process.
- Privacy Policy.

If you would like further information, please ask us.

SERVICES WE PROVIDE

What kind of services does Fiducian provide?

Fiducian holds an Australian Financial Services Licence (AFSL 231 103) and is authorised to provide the following services:

- Wealth Creation, including Gearing
- Personal Superannuation and Employee Superannuation
- Self-Managed Superannuation Funds
- Life Risk Insurance
- Budget and Cash Flow Planning
- Centrelink and other Government Benefits
- Aged Care
- Estate Planning
- Debt Management.

Fiducian is authorised to provide financial advice on and arrange for you to acquire the following types of investment and financial products:

- Deposit and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products

- Managed Investment Schemes, including IDPS
- Retirement and Savings Account Products
- Securities
- Superannuation
- Self-Managed Superannuation Fund
- A person's existing holding in a superannuation product
- Standard Margin Lending Facility

When making an investment through Fiducian, all payments are to be made directly to the Fiducian platform or to the recommended financial product.

You should not make any investment or payment directly (either by cash or direct deposit) to your financial planner or a third party account.

Should you be asked to, we ask that you report this to Head Office using the contact details on the previous page.

The nature of our advice

Lack of Independence

Fiducian is not independent, impartial or unbiased for the following reasons:

- Fiducian may provide personal advice to retail clients in respect of financial products that are issued by a related body corporate within the Fiducian Group
- Fiducian receives commissions when providing advice in respect of life insurance products and the commissions are not rebated in full to the clients.
- Fiducian's financial planners may only provide advice in respect of products that are contained within the Approved Product List as approved by Fiducian.

When we provide you with personal advice that takes into account your financial situation, objectives and needs you will receive a Statement of Advice ('SOA'). We are required to provide advice that is appropriate to you, and act in your best interests when providing you with personal advice. Whether for a comprehensive financial plan that addresses all your needs, or limited advice for a more specific issue, the SOA will contain our recommendations, the underlying basis for our recommendations and information regarding commissions, fees or associations with third parties that may influence that advice.

We may also provide you with a Record of Advice ('ROA') where further advice is sought in relation to that provided in the SOA, and where there are no significant changes to your circumstances.

If we recommend a specific product, we will provide you with a Product Disclosure Statement (PDS) relevant to the specific product. This contains information that will enable you to make an informed decision regarding the key risks and benefits of utilising the product.

The advice and recommendations provided will be impacted if you provide incorrect, incomplete or limited information.

In other circumstances, we may provide you with only general advice. In such circumstances, we are obliged to warn you that any general advice provided does not take into account your objectives, financial situation or needs. Therefore, we recommend you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by Fiducian on a general advice basis.

Taxation advice

Our Financial Planners are registered with ASIC as qualified tax relevant providers under the *Corporations Act 2001* (Cth) We are able to provide you with advice on the tax implications relevant to the financial strategies and advice we recommend to you. For full tax advice and tax agent services you should seek the assistance of a registered tax agent.

Method of providing instructions to us

If you wish to utilise our services, you may issue us with requests or instructions in any of the following ways:

- In person.
- Via the telephone and/or video link (please note that telephone and video calls may be recorded).
- In writing (including email where authorised by us).

Service Engagement

Your engagement with Fiducian will fall into one of the three categories below.

Single Issue Advice: You may wish to engage Fiducian to provide advice on a single issue or outcome. The Letter of Engagement will detail single issue or outcome that you wish to achieve.

Annual Service: You may wish to engage Fiducian for 12 months. The Letter of Engagement will provide the details of the services included in the service offering.

Ongoing Fee Arrangement: You may wish to have an ongoing service relationship with Fiducian. The Letter of Engagement will detail the services that will be provided on an ongoing basis.

Under the ongoing service arrangement, you will also receive a **Fee Disclosure Statement** within 60 days of our anniversary of engagement, which will contain

- information about the services you are entitled to receive, the services that actually received, and the fees paid for those services in the last 12 months.
- information about the services you will be entitled to receive, and the fees you will or are likely to pay in the next 12 month period.
- the provision of your consent for us to continue to deduct fees from your bank account, investment product or your superannuation product.

The terms that form the basis of our relationship are this Financial Services Guide, the Letter of Engagement and the Terms of Engagement.

Our record keeping obligations

Fiducian will seek to ensure comprehensive and accurate records of all advice/ recommendations provided and transactions undertaken are properly maintained. We keep all records for a period of 7 years.

You may request to inspect any and all information we retain regarding you and your personal circumstances and/ or with regard to the products and services we have provided to you. This request can be made during normal business hours.

Who is my Financial Planner?

Your Financial Planner is a Representative of Fiducian and is authorised to provide the services described in the attached Planner Profile.

Your Financial Planner acts on your behalf when providing services to you. Fiducian is responsible for all the services your Financial Planner provides.

PROFESSIONAL INDEMNITY INSURANCE

Fiducian maintains professional indemnity insurance cover that satisfies the compensation requirements under section 912B of the *Corporations Act 2001 (Cth)* and ASIC RG126. This insurance covers the services provided by Fiducian and our Representatives. It also covers former Representatives who worked for Fiducian at the time the advice was provided.

FEES

This section is provided as a guide only. Details of the actual fees and remuneration will be provided in the Letter of Engagement. The costs of any investments or insurance we recommend will be shown in the PDS for those products.

Initial consultation

At this meeting, we discuss your personal goals and objectives, collect information about you and discuss how we may help you.

This cost may vary from an obligation free consultation to an hourly rate of up to \$440 (incl. GST).

Plan preparation fees

We prepare a personalised advice document for you containing our detailed recommendations to achieve your goals and objectives. The cost depends on the complexity of the advice and the time required to prepare the document.

Typically the fees range between \$1,100 and \$5,500 (incl. GST), depending on the scope of advice provided.

Plan implementation fees

There may be a fee for implementing our advice. This fee depends on the type of product recommended, and whether you have agreed to a fixed fee or a percentage based fee in the Letter of Engagement.

Where we agree that a fixed fee will be charged, we may charge between \$275 and \$440 per hour (incl. GST).

For percentage based implementation fees, please see below.

Investments and Superannuation

A fee of between 0% - 4% (incl. GST) of the amount of your investment may be charged. For example, where the invested amount is \$100,000 and the agreed fee is 1% the amount paid is \$1,000.

Annuities and Insurance Bonds

A fee of between 0% - 4% (incl. GST) of the amount of your investment may be charged. For example, where the invested amount is \$50,000 and the agreed fee is 0.5% the amount paid is \$250.

Life Insurance

We may receive an initial commission of between 0-66% (incl. GST) of the first year's premium. For example, where the premium paid is \$1,000 and the initial commission is 66% the amount paid to your planner is \$660. The insurer pays this; it is not an additional cost to you and will be disclosed to you in the SOA.

Single Issue Advice

The fees associated with this service will be focused on the Plan Preparation and Plan Implementation fees as disclosed earlier or an hourly rate as agreed between you and your Planner.

Your Planner will outline the scope of their services, the fees for those services and the method of payment in your Letter of Engagement before they provide any services to you.

Annual Service Packages

The fees associated with the service package varies in accordance with the level of services provided. Any additional services not included in your Service Package will be charged at an hourly rate as disclosed in the Letter of Engagement.

Your Planner will outline the scope of their services, the fees for those services and the method of payment in your Letter of Engagement before they provide any services to you.

Annual service and advice fee

Advice fee

For the annual services provided and other services provided by your Financial Planner, an annual fee will be charged, depending on the complexity of the strategies recommended or the frequency of review. Your Financial Planner will outline this with you in advance.

Advice fees will generally range from \$770 - \$12,000 (incl. GST) or 0-1.66% (incl. GST) p.a. of the value of your investment and superannuation funds. Alternatively, a fixed hourly rate of up to \$440 (incl. GST) per hour may be charged.

Licensee fee

An additional fee will be charged for the services that Fiducian provides such as researching investment and insurance products and monitoring your Financial Planner.

This can vary considerably and is scaled down depending on the balance of the funds invested and ranges from 0.24% p.a. to 0.08% p.a. (incl. GST and adjusted for Reduced Input Tax Credits – RITCs)

Life insurance

We may receive ongoing commission of between 0-33% (incl. GST) of the annual premium per annum. For example, where the premium paid is \$1,000 and the ongoing commission is 22% the amount paid to your planner is \$220. The insurer pays this; it is not an additional cost to you.

Administration and management fees charged by product providers

Product costs are charged separately by the product provider. The product provider will disclose these fees in their Product Disclosure Statement which will outline the costs of each product and will be provided to you prior to any application being submitted.

Product rebates and commissions and other fees

Any rebates, commissions or fees payable to us as a result of implementing the financial strategy or financial product recommendations contained in an SOA, or subsequent SOAs will be disclosed to you in detail within an SOA (or other documentation) if/when required, prior to the implementation of the recommendations.

Third-party referrers

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. Your service provider will disclose this information to you. Please note that any such benefits will not impact fees charged to you or the price you will be offered for any other product.

All referral fees, rebates and commissions will be disclosed to you in the SOA, will be paid as required and permitted by law.

RELATIONSHIPS AND ASSOCIATION

Fiducian is a wholly-owned subsidiary of Fiducian Group Limited (ABN 41 602 423 610). Fiducian Group Limited is an ASX listed (ASX:FID) diversified financial services company with several other subsidiaries. In summary:

Fiducian Portfolio Services Limited (FPSL) is a wholly owned subsidiary of Fiducian Group Limited and is the Trustee of the public offer superannuation fund, the Fiducian Superannuation Service. It holds an Australian Financial Services Licence No. 231103 and Registrable Superannuation Entity Licence No. L0001144. It has been granted Approved Trustee status by the Australian Prudential Regulatory Authority (APRA) to act as a trustee for the Fiducian Superannuation Service.

Fiducian Investment Services Limited (FIMS) is a wholly owned subsidiary of Fiducian Group Limited and is the Operator of the Fiducian Investment Service and the Responsible Entity for the Fiducian funds. It holds an Australian Financial Services Licence No. 468211.

Fiducian Business Services Pty Ltd (FBS) is a wholly owned subsidiary of Fiducian Group Limited and provides business development and distribution services to related companies of Fiducian.

Fiducian Services Limited (FSL) is a wholly owned subsidiary of Fiducian Group Limited and conducts the administration and professional services business of the Fiducian Group.

Your Financial Planner may recommend products and services offered by FPSL and, FIMS to you.

Fiducian does not have any other relationships or associations which might influence us providing you with services. If we believe a conflict may arise, we will advise you in the SOA or prior to providing a product or service.



DISPUTE RESOLUTION

Fiducian has an internal dispute resolution process in place to quickly and fairly resolve any complaints or concerns you may have.

If your complaint relates to a financial service, please lodge your complaint in writing to:

Attention: Complaints Manager

GPO Box 4175

Sydney NSW 2001

Email: complaintsmanager@fiducian.com.au

We aim to ensure that every complaint is properly considered and responded to swiftly. In most cases this will be within 14 days. If you would like more information on our complaints procedure, please contact us.

If you are dissatisfied with the outcome, you have the right to have your complaint reviewed by an approved external dispute resolution scheme.

You can lodge your complaint with:

The Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

PRIVACY

Fiducian and your Financial Planner are committed to protecting the privacy of your personal information. We use the information you provide us to advise about and assist with your investment and insurance needs. If you don't provide us with full information we may not be able to properly advise you.

We only provide your information to the companies with whom you choose to deal with and their representatives. We do not trade, rent or sell your information.

From time to time, Fiducian and your Financial Planner will use your contact details to send you financial market and economic updates as well as other information about financial products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us in writing (including via email) that you wish to do so.

You can check the accuracy or completeness of the information we hold about you at any time. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, call us on the number below or send an email to info@fiducian.com.au

[Our Privacy Policy](#) contains more details of how we handle your information.

You can obtain a copy of our Privacy Policy on our website (www.fiducian.com.au) or by calling 1800 653 263.